



ANNUAL REPORT
Of Licensee
Engaged in the Business of Making Regulated Loans
Under the Deferred Deposit Loan Act

For the Calendar Year Ended December 31, 2007

Each licensee is required by Montana law to submit an annual report of its operations (31-1-714, MCA). Be sure to report only information pertaining to business conducted under the Montana Deferred Deposit Loan Act.

Important: The report must be filed before **March 31, 2008**. Failure to submit a report on time or in the required format will cause the Department to begin proceedings to revoke your license.

Return completed reports to:
Montana Department of Administration
Division of Banking and Financial Institutions
PO Box 200546
301 South Park, Suite 316
Helena, MT 59620-0546

REPORTING ENTITY
Please Print

1. Name of Licensee _____
2. License number _____
3. Address of licensed location _____
4. Number of employees at this location at year-end _____
5. Name of person preparing this report _____
6. Phone number of preparer _____
- Fax Number _____
- Email Address _____

STATEMENT OF INCOME AND EXPENSES

Calendar Year Ending December 31, 2007

INCOME

Report Only Deferred Deposit
Loan Business in Montana

7. Charges Collected or Earned _____
8. Other Income (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
9. **Total Operating Income** _____

EXPENSES - If any expenses are shared with other business operations, please use your best estimate in allocating that portion of the expense attributable to the deferred deposit loan business.

10. Advertising _____
11. Auditing _____
12. Bad Debts: _____
- a. Debts Charged Off _____
- b. (Deduct) Recoveries _____
- c. Additions to Reserve for Bad Debts _____
13. Depreciation and Amortization _____
14. Insurance and Fidelity Bonds _____
15. Legal Fees and Disbursements _____
16. Postage, Printing, Stationery and Supplies _____
17. Rent, Utilities and Janitorial Services _____
18. Salaries of Officers, Owners, Partners and Members _____
19. Salaries of all Other Employees _____
20. Taxes, Other than Income _____
21. License Fees _____
22. Telephone and Other Communications _____
23. Travel _____
24. Supervision and Administration _____
(when not allocated to other items)
25. Other Expenses (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
26. Interest on Borrowed Funds _____
- a. Intra-company _____
- b. Paid to Others _____
27. **Total Expenses Before Income Taxes** _____
28. Net Income Before Income Taxes (Line 9 minus Line 27) _____
29. Federal Income Taxes _____
30. State Income Taxes _____
31. **Total Expenses** (Line 27 plus Lines 29 and 30) _____
32. **Net Income** (Line 9 minus Line 31) _____

STATEMENT OF ASSETS AND LIABILITIES

	December 31, 2007 <u>2007</u>	December 31, 2006 <u>2006</u>
33. Cash on Hand and in Banks	_____	_____
34. Investments	_____	_____
35. Loans Receivable	_____	_____
36. Less: Reserve for Bad Debts	_____	_____
37. Furniture and Fixed Assets	_____	_____
38. All Other Assets (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
d. _____	_____	_____
39. Total Assets	_____	_____
40. Accounts Payable	_____	_____
41. Short-term Loans Payable	_____	_____
42. Current Portion of Long-term Loans Payable	_____	_____
43. All Other Short-term Liabilities (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
44. Long-term Loans Payable	_____	_____
45. All Other Long-term Liabilities (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
46. Total Liabilities	_____	_____
47. Capital Stock	_____	_____
48. Paid In Surplus	_____	_____
49. Undivided Profits	_____	_____
50. Capital Reserves	_____	_____
51. Other Components of Net Worth (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
52. Total Net Worth	_____	_____
53. Total Liabilities and Net Worth	_____	_____
(must agree with line 39)		

STATEMENT OF LOAN ACTIVITY

		<u>Number</u>	<u>Amount</u>
54.	Total Number of Loans Made During the Year	_____	
55.	Total Number of Loans Outstanding at Year End	_____	
56.	Amount of the Smallest Deferred Deposit Check Accepted During the Year		_____
57.	Amount of the Largest Deferred Deposit Check Accepted During the Year		_____
58.	Number of Borrowers with 12 or less loans in one year	_____	
59.	Numbers of Borrowers with 13 or more loans in one year	_____	
60.	Average Deferred Deposit Loan Amount		_____
61.	Average Annual Percentage Rate on Deferred Deposit Loan		_____
62.	Average Term of Deferred Deposit Loans	_____	
63.	Number of Rescinded Deferred Deposit Loans	_____	
64.	Checks Returned During the Year	_____	_____
65.	Checks Recovered During the Year	_____	_____
66.	Checks Charged Off During the Year	_____	_____
67.	Total Dollar Volume of Montana Loans		_____
68.	Attach as a separate exhibit a description of other business conducted on the premises if applicable.		

AFFIDAVIT

I, _____ the undersigned, being the _____ of _____

swear or affirm that, to the best of my knowledge and belief, the statements contained in this report, including the accompanying schedules and statements, if any, are true and that the same is a true and complete statement in accordance with the law.

I hereby certify that in the year ending December 31, 2007, this licensee did not use a criminal process or cause a criminal process to be used in the collection of any deferred deposit loans or use any civil process to collect the payment of deferred deposit loans that is not available to deferred deposit lenders under the provisions of the Montana Deferred Deposit Loan Act.

Signature _____

Subscribed and sworn to before me this _____ day of _____

by _____ known to me to be the person whose signature appears on this document. Witness my hand and official seal this _____ day of _____

_____ Print Name

_____ Notary Public (SEAL)

For the State of _____

Residing at _____

My Commission expires: _____